

Certificate Number: 15111-PAW-DE-031002204

Bankruptcy Case Number: 13-10903



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 8, 2018, at 3:47 o'clock PM EDT, Carrie E. Smathers completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: May 8, 2018 By: /s/Maan Arriane Vendiola for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education